

PTO/SB/01 (08-03)

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**DECLARATION FOR UTILITY OR  
DESIGN  
PATENT APPLICATION  
(37 CFR 1.63)**

Declaration       Declaration  
 Submitted OR      Submitted after Initial  
 with Initial      Filing (surcharge)  
 Filing      (37 CFR 1.16 (e))  
 required

Attorney Docket Number	014033-000018
First Named Inventor	Penny L. Gerstner
COMPLETE IF KNOWN	
Application Number	
Filing Date	
Art Unit	
Examiner Name	

I hereby declare that:

Each inventor's residence, mailing address, and citizenship are as stated below next to their name.

I believe the inventor(s) named below to be the original and first inventor(s) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

**SYSTEM AND METHOD FOR AUTHORIZING THIRD-PARTY TRANSACTIONS FOR AN ACCOUNT AT A FINANCIAL INSTITUTION ON BEHALF OF THE ACCOUNT HOLDER**

*(Title of the Invention)*

the specification of which

is attached hereto

OR

was filed on (MM/DD/YYYY) as United States Application Number or PCT International

Application Number and was amended on (MM/DD/YYYY)  (if applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Not Claimed	Certified Copy Attached? YES	Certified Copy Attached? NO
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Additional foreign application numbers are listed on a supplemental priority data sheet PTO/SB/02/B attached hereto:

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If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

DUR11353056\_1

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**DECLARATION – Utility or Design Patent Application**Direct all correspondence to:  Customer Number **24,239** OR  Correspondence address below

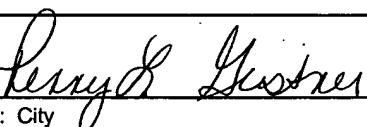
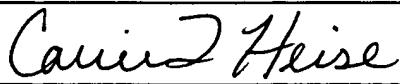
Name

**MOORE & VAN ALLEN PLLC**

Address

**2200 West Main Street, Suite 800**City **Durham** State **NC** ZIP **27705**Country **US** Telephone **919-286-8000** Fax **919-286-8199**

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

NAME OF SOLE OR FIRST INVENTOR:  A petition has been filed for this unsigned inventorGiven Name  
(first and middle [if any])  
**Penny L.** Family Name  
Or Surname  
**Gerstner**Inventor's Signature  Date **6-2-03**Residence: City **Gastonia** State **NC** Country **US** Citizenship **US**Mailing Address  
**1262 Elgin Court**City **Gastonia** State **NC** ZIP **28056** Country **US**NAME OF SECOND INVENTOR:  A petition has been filed for this unsigned inventorGiven Name  
(first and middle [if any])  
**Carrie L.** Family Name  
Or Surname  
**Heise**Inventor's Signature  Date **12-3-03**Residence: City **Charlotte** State **NC** Country **US** Citizenship **US**Mailing Address  
**2904 Castleberry Court**City **Charlotte** State **NC** ZIP **28209** Country **US** Additional inventors are being named on the 4 supplemental Additional Inventor(s) sheet(s) PTO/SB/02S or 02LR attached hereto

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<b>DECLARATION</b>		<b>ADDITIONAL INVENTOR(S)</b> Supplemental Sheet Page 1 of 4	
Name of Additional Joint Inventor, if any:	<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name (first and middle [if any])	Family Name or Surname		
Marilyn C.	Kane		
Inventor's Signature <i>Marilyn C. Kane</i>			Date <i>12/3/03</i>
Residence: City Sanibel	State FL	Country US	Citizenship US
Mailing Address 1607 Sandcastle Road, Sanibel, FL 33957			
City Sanibel	State FL	ZIP 33957	Country
Name of Additional Joint Inventor, if any:	<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name (first and middle [if any])	Family Name or Surname		
Stephen M.	Kaufmann		
Inventor's Signature <i>Stephen M. Kaufmann</i>			Date <i>12/2/03</i>
Residence: City Matthews	State NC	Country US	Citizenship US
Mailing Address 323 Sardis Pointe Road			
City Matthews	State NC	ZIP 28105	Country US
Name of Additional Joint Inventor, if any:	<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name (first and middle [if any])	Family Name or Surname		
Christopher G.	Keller		
Inventor's Signature			Date
Residence: City Ballwin	State MO	Country US	Citizenship US
Mailing Address 516 Elm Crossing Court, Ballwin			
City Ballwin	State MO	ZIP 63021	Country US

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<b>DECLARATION</b>		<b>ADDITIONAL INVENTOR(S) Supplemental Sheet Page 1 of 4</b>	
Name of Additional Joint Inventor, if any:	<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name (first and middle [if any])	Family Name or Surname		
Marilyn C.	Kane		
Inventor's Signature	Date		
Residence: City Sanibel	State FL	Country US	Citizenship US
Mailing Address 1607 Sandcastle Road Sanibel FL 33957			
City Sanibel	State FL	ZIP 33957	Country
Name of Additional Joint Inventor, if any:	<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name (first and middle [if any])	Family Name or Surname		
Stephen M.	Kaufmann		
Inventor's Signature	Date		
Residence: City Matthews	State NC	Country US	Citizenship US
Mailing Address 323 Sardis Pointe Road			
City Matthews	State NC	ZIP 28105	Country US
Name of Additional Joint Inventor, if any:	<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name (first and middle [if any])	Family Name or Surname		
Christopher G.	Keller		
Inventor's Signature	Date 12/2/2003		
Residence: City Ballwin	State MO	Country US	Citizenship US
Mailing Address 516 Elm Crossing Court			
City Ballwin	State MO	ZIP 63021	Country US

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Supplemental Sheet  
Page 2 of 4**

Name of Additional Joint Inventor, if any:	<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name (first and middle [if any])	Family Name or Surname		
Kelly	Kruse		
Inventor's Signature	Date 12-10-03		
Residence: City Charlotte	State NC	Country US	Citizenship US
Mailing Address 2845 Providence Spring Lane			
City Charlotte	State NC	ZIP 28270	Country US
Name of Additional Joint Inventor, if any:	<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name (first and middle [if any])	Family Name or Surname		
Gerard H.	Poll		
Inventor's Signature	Date		
Residence: City Davidson	State NC	Country US	Citizenship US
Mailing Address 170 Kimberly Road			
City Davidson	State NC	ZIP 28036	Country US
Name of Additional Joint Inventor, if any:	<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name (first and middle [if any])	Family Name or Surname		
Cathryn S.	Pullen		
Inventor's Signature	Date		
Residence: City Mount Holly	State NC	Country US	Citizenship US
Mailing Address 342 Ridge Drive			
City Mount Holly	State NC	ZIP 28120	Country US

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Given Name (first and middle [if any])	Family Name or Surname			
Kelly	Kruse			
Inventor's Signature				Date
Residence: City Charlotte	State NC	Country US	Citizenship US	
Mailing Address 2845 Providence Spring Lane				
City Charlotte	State NC	ZIP 28270	Country US	
Name of Additional Joint Inventor, if any:	<input type="checkbox"/> A petition has been filed for this unsigned inventor			
Given Name (first and middle [if any])	Family Name or Surname			
Gerard H.	Poll			
Inventor's Signature				12/3/03
Residence: City Davidson	State NC	Country US	Citizenship US	
Mailing Address 170 Kimberly Road				
City Davidson	State NC	ZIP 28036	Country US	
Name of Additional Joint Inventor, if any:	<input type="checkbox"/> A petition has been filed for this unsigned inventor			
Given Name (first and middle [if any])	Family Name or Surname			
Cathryn S.	Pullen			
Inventor's Signature				Date
Residence: City Mount Holly	State NC	Country US	Citizenship US	
Mailing Address 342 Ridge Drive				
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Given Name (first and middle [if any])	Family Name or Surname		
Kelly	Kruse		
Inventor's Signature	Date		
Residence: City Charlotte	State NC	Country US	Citizenship US
Mailing Address 2845 Providence Spring Lane			
City Charlotte	State NC	ZIP 28270	Country US
Name of Additional Joint Inventor, if any:	<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name (first and middle [if any])	Family Name or Surname		
Gerard H.	Poll		
Inventor's Signature	Date		
Residence: City Davidson	State NC	Country US	Citizenship US
Mailing Address 170 Kimberly Road			
City Davidson	State NC	ZIP 28036	Country US
Name of Additional Joint Inventor, if any:	<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name (first and middle [if any])	Family Name or Surname		
Catherine S.	Pullen		
Inventor's Signature	Date 12/03/03		
Residence: City Mount Holly	State NC	Country US	Citizenship US
Mailing Address 342 Ridge Drive			
City Mount Holly	State NC	ZIP 28120	Country US

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Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name (first and middle [if any])		Family Name or Surname		
Faith A.		Tucker		
Inventor's Signature	<i>Faith A. Tucker</i>			Date 12/3/03
Residence: City Wichita	State KS	Country US	Citizenship US	
Mailing Address 155 S. Socora				
City Wichita	State KS	ZIP 67209	Country	US
Name of Additional Joint Inventor, if any:	<input type="checkbox"/> A petition has been filed for this unsigned inventor			
Given Name (first and middle [if any])	Family Name or Surname			
Richard G.	Tucker Jr. <i>et al</i>			
Inventor's Signature	<i>Richard G. Jr.</i>			Date Dec. 2, 2003
Residence: City Charlotte	State NC	Country US	Citizenship US	
Mailing Address 10800 Winterbourne Ct.				
City Charlotte	State NC	ZIP 28277	Country	US
Name of Additional Joint Inventor, if any:	<input type="checkbox"/> A petition has been filed for this unsigned inventor			
Given Name (first and middle [if any])	Family Name or Surname			
Vickie M.	Van Meir			
Inventor's Signature	<i>Vickie Van Meir</i>			Date Dec 2, 2003
Residence: City Charlotte	State NC	Country US	Citizenship US	
Mailing Address 409 B Wakefield Drive				
City Charlotte	State NC	ZIP 28209	Country	US

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Name of Additional Joint Inventor, if any:	<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name (first and middle [if any])	Family Name or Surname		
Deborah M.	Winick		
Inventor's Signature	Deborah M. Winick		
Date	12/2/03		
Residence: City Dallas	State TX	Country US	Citizenship US
Mailing Address 6825 Truxton			
City Dallas	State TX	ZIP 75231	Country US
Name of Additional Joint Inventor, if any:	<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name (first and middle [if any])	Family Name or Surname		
Inventor's Signature			
Date			
Residence: City	State	Country	Citizenship
Mailing Address			
City	State	ZIP	Country
Name of Additional Joint Inventor, if any:	<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name (first and middle [if any])	Family Name or Surname		
Inventor's Signature			
Date			
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Mailing Address			
City	State	ZIP	Country

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